

Gloria Anita Salazar  
2014 Cumberland Rd  
Glendora, CA 91741

January 05, 2024

United States Bankruptcy Court, Central District of California, Los Angeles Division

**Re: Case Number – 2:23-BK-14196-BR, Judge Barry Russel / Motion to Dismiss Chapter 7 Bankruptcy**

Dear Honorable Judge Russel,

I am writing to bring to your attention the matter of the Chapter 7 bankruptcy case associated with my name and social security number, identified as Case Number 2:23-bk-14196-BR. I am the debtor in this case, and I am writing to request the dismissal of the bankruptcy proceedings for reasons that I believe warrant immediate consideration.

It has come to my attention that the Chapter 7 bankruptcy was filed without my knowledge, authorization, or involvement. After thorough investigation, it has become clear that an unauthorized third party initiated this filing as an act of random kindness, with the purported intention of preventing elder financial exploitation and abuse of my assets while I was hospitalized during the time of filing (attached is hospital admission records) and the third part declaration as well.

While I appreciate the concern for my well-being, I must emphasize that the filing was done without my consent and has caused significant confusion and distress. I have not sought bankruptcy protection, nor do I believe that such action is warranted in my financial circumstances.

I strongly suspect that the filing was motivated by a misunderstanding or misinformation regarding my financial situation. I am not facing insurmountable financial difficulties that would necessitate bankruptcy, and I am fully capable of managing my financial affairs responsibly.

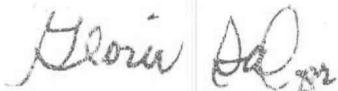
I kindly request that the court, in the interest of justice and fairness, dismiss the Chapter 7 bankruptcy proceedings associated with Case Number 2:23-bk-14196-BR. I am prepared to provide any necessary documentation, affidavits, or testimony to clarify the situation and demonstrate that this filing was undertaken without my approval.

I am hopeful that the court will promptly address this matter to rectify the unintended consequences of an unauthorized third party's actions. Your understanding and consideration in this sensitive matter are greatly appreciated.

Thank you for your attention to this urgent request. I look forward to a prompt resolution and the dismissal of the Chapter 7 bankruptcy proceedings. God Bless and Happy New year.

Sincerely,

Gloria Anita Salazar



**EXHIBIT “1”**

## Gloria Anita Salazar

Patient Health Summary, generated on Jan. 05, 2024

### Patient Demographics - Female;

born May 11, 1958

Patient Address	Communication	Language	Race / Ethnicity	Marital Status
2014 CUMBERLAND ROAD <i>(Home)</i> GLEN DORA CA, 91741		English - Written (Preferred) English - Written	Asian / Hispanic or Latino	Widowed

### Note from City of Hope

This document contains information that was shared with Gloria Salazar. It may not contain the entire record from City of Hope.

### Allergies

Penicillin, Grapefruit, peanuts

### Medications

#### **rosuvastatin (CRESTOR) 10 MG tablet**

Take 10 mg by mouth daily.

#### **olmesartan (BENICAR) 5 MG tablet**

Take 5 mg by mouth daily.

#### **methIMAZole (TAPAZOLE) 5 MG tablet**

Take 5 mg by mouth daily.

#### **folic acid (FOLVITE) 1 MG tablet**

Take 1 mg by mouth daily.

#### **DULoxetine (CYMBALTA) 30 MG DR capsule**

Take 30 mg by mouth daily. DO NOT CRUSH OR CHEW.

#### **mirabegron ER (Myrbetriq) 25 MG tablet**

Take 25 mg by mouth daily.

### Active Problems

CHOLANGITIS, CHOLECYSTITIS, CHOLEDOCHOLITHIASIS

### Social History

Tobacco Use	Types	Packs/Day	Years Used	Date
Smoking Tobacco: Never				
Passive Smoke Exposure: Never				
Smokeless Tobacco: Never				

Tobacco Cessation: Counseling Given: Not Answered

Alcohol Use	Standard Drinks/Week
Never	0 (1 standard drink = 0.6 oz pure alcohol)

Sex and Gender Information	Value	Date Recorded
Sex Assigned at Birth	Not on file	
Gender Identity	Not on file	
Sexual Orientation	Not on file	

### Last Filed Vital Signs

December 14, 2023

**Patient Demographics** - Female; born May 11, 1958

Patient Address	Communication	Language	Race / Ethnicity	Marital Status
2014 CUMBERLAND ROAD <i>(Home)</i> GLEN DORA CA, 91741	English - Written (Preferred) English - Written	Asian / Hispanic or Latino	Widowed	

**Note from City of Hope**

This document contains information that was shared with Gloria Salazar. It may not contain the entire record from City of Hope.

**Reason for Visit**

Reason

Emergency Admission

**Encounter Details**

Date	Type	Department	Care Team	Description
07/05/2023 2:00 AM PDT	ER Support	City of Hope Nurse Navigation 1500 East Duarte Rd DUARTE, CA 91010 800-826-4673	Jennifer Crisologo	

**Allergies** - documented as of this encounter (statuses as of 01/05/2024)

Penicillin, Grapefruit, peanuts

**Medications** - documented as of this encounter (statuses as of 01/05/2024)

Medication	Sig	Dispensed	Refills	Start Date	End Date	Status
rosuvastatin (CRESTOR) 10 MG tablet	Take 10 mg by mouth daily.		0			Active
olmesartan (BENICAR) 5 MG tablet	Take 5 mg by mouth daily.		0			Active
methIMAZole (TAPAZOLE) 5 MG tablet	Take 5 mg by mouth daily.		0			Active
folic acid (FOLVITE) 1 MG tablet	Take 1 mg by mouth daily.		0			Active
DULoxetine (CYMBALTA) 30 MG DR capsule	Take 30 mg by mouth daily. DO NOT CRUSH OR CHEW.		0			Active
mirabegron ER (Myrbetriq) 25 MG tablet	Take 25 mg by mouth daily.		0			Active

**Active Problems** - documented as of this encounter (statuses as of 01/05/2024)

CHOLANGITIS, CHOLECYSTITIS, CHOLEDОCHOLITHIASIS

Formatting of this note might be different from the original.

Oncology Intake record

Nurse has confirmed that the patient is scheduled with the correct MD per the Epic decision tree: No DT in Epic

Name: Gloria Anita Salazar  
DOB: 05/11/1958

Diagnosis: enlarge thyroid, enlarged liver, high Fever.

Initial Dx Date: several days .

Symptoms: thyroid discomfort, discomfort when swallowing, hoarse voice, high fever, sweating lethargic, hard to breath, burning sensation, sever stomach pain, nausea and vomiting.

Treatment Received: Yes (names/dates of regimens received)

Hospital admission/ ICU.

Medical Records, Imaging CD & Reports:

\*Advise patient to bring reports or imaging that they have "on hand" to their appointment

Will patient be bringing any images to the appointment with them? No

Will patient be bringing any records to the appointment with them? No

Are any records available in Care Everywhere? No

At City of Hope we use EPIC as our Electronic Health System and are part of the Care Everywhere electronic health information exchange where your medical information is available, as permitted by law, to your health care team for purposes of treatment, payment or health care operations. If your medical information is accessible to City of Hope in the electronic health information exchange, do you give us your verbal permission to access it for the purpose of preparing for your evaluation?

Nurse Summary:

Facility information reviewed/verified on intake forms (ROI) for records procurement? No ROI

Does the patient have any scheduled appointments between call and date of arrival?: No if imaging appointment, request that patient obtain a disk of images and carry to COH appointment)

Additional Records that are needed that are not on the ROI:

05/2023 Ultrasound - Imaging Specialist of Pasadena

Dr. Ayad Alanizi

Are there any special circumstances (social workers, barriers to care, medical equipment etc) that the care team should be made aware of: (Yes/No) If yes, please include explanation.

Patient has given verbal permission to access and review electronic medical record: (Yes)

Interpreter-

Enter the interpreter ID#

Language-

Electronically signed by Jennifer Crisologo at 07/05/2023 2:00AM PDT

 Plan of Treatment - documented as of this encounter

Health Maintenance	Due Date	Last Done	Comments
COVID-19 Vaccine (4 - Booster for Pfizer series)	<b>02/13/2022</b>	12/19/2021, 04/12/2021, 03/21/2021	

 Results - documented in this encounter

Patient was transferred to Kaiser Hospital for emergency surgery. Patient needs surgery STAT.

**EXHIBIT "2"**

DECLARATION OF NAZIK MELENDONIAN

I, Nazik Meledonian, declare:

My date of birth is August 31, 1974. I am a stay home mom, married to a combat veteran, caring for six adopted children. I am not an attorney nor studied law but studied real estate law and loan origination ethics and lending practice since 2003. I worked with big mortgagee companies in state of Californian and Nevada for almost 10 years but not any more since my husband's disability occurred in 2017. I am filing this declaration in response and opposition to the Chapter 7 Trustee's Application to Employ Counsel.

I have personal knowledge of the facts I state below, and if I were to be called as a witness, I could competently testify about what I have written in this declaration.

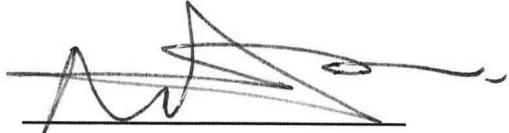
1. I have known the Debtor, Gloria Salazar since 2006. I was also a friend of her late husband Robert Salazar, until his death in May 2020 from COVID.
2. In or about May 2023, debtor, Gloria Salazar was very ill and, in the hospital, recovering from multiple procedures on her liver and still grieving over her husband's death and she asked me to help her negotiate with the Rushmore Loan Management Modification Program on her home located at 2014 Cumberland Road, Glendora, CA.
3. Rushmore Loan Management was trying take her home away from her after the forbearance period ended in November 2022, and it was adding additional exorbitant fees, including, but not limited to attorney's fees, appraisals, revaluation fees, forced insurance policies and interest rates that were not in alignment with the proposed payment.
4. I attempted to negotiate with Rushmore Loan Management for a period of two months when it became obvious that it would not cooperate and Ms. Salazar's home was going

to be sold, even though we were in active modification, on July 7, 2023 at 10:00 a.m. via Nationwide Posting & Publication.

5. When I saw the sale date, I immediately called Rushmore Loan Management and the attorney for Rushmore Loan Management and they said the sale date would be continued from July 7, 2023.
6. On July 5, 2023, I checked the auctions sale portal and it revealed that the sale was still scheduled for July 7, 2023, despite Rushmore Loan Management representations on July 3, 2023, that the sale date would be continued. I spoke to Ms. Salazar on this day and told her I would call Rushmore Loan Management and inquire why the sale was still scheduled.
7. On July 6, 2023, I spoke with Rushmore's representatives and they advised that they could not send orders to stop the sale as they were located in India and their offices had not opened.
8. Thereafter, on July 6, 2023, without telling Ms. Salazar, I did the only thing I thought I could do to stop the sale of the home and I filed a Chapter 7 bankruptcy petition in the Central District in her name, case No. 2:23-bk-14196-BR, via PACER with an electronic signature and paid for the filing fee with my own funds. I have attached hereto, as Exhibit 1, a true and correct copy of the cashier's check that I used to pay for the Chapter 7 filing.
9. On July 14, 2023, I went to visit Ms. Salazar at the aftercare facility and I told her I filed a Chapter 7 bankruptcy case under her name to stop the sale of her home. Ms. Salazar was completely shocked and **extremely mad at me for filing this case without her knowledge or permission.** I told her I was sorry and I had made a mistake as it was obvious by her demeanor that she would not have allowed the case to be filed, had she known my plan.

10. I now realize I made a mistake when I wrongfully filed this Chapter 7 case without Ms. Salazar's permission or authority.
11. At the time I filed the Chapter 7, I did not know the nature and extent of Ms. Salazar's assets or debts.
12. I kindly ask that you forgive me as I only did what I thought I could do to help save this elderly widow and I was blinded and angry with this lender's misconduct
13. Ms. Salazar had the certificate of debtor education in a folder that she handed to me when I started helping her that she received from a seminar she took online for debt consolidation. Ms. Salazar took this course at the behest of the debt consolidation company and it was not intended for a bankruptcy filing.
14. I'm sorry that I wasted the court all this time and energy with this filing.
15. I acted blindly and without Ms. Salazar's authority and I sincerely apologize for my actions and therefore, I respectfully request that the Court dismiss this bankruptcy.

I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct. Executed this 13<sup>th</sup> day of December 2023, at Los Angeles, California



Nazik Meledonian



**Terms and Conditions (Remitter and Payee):**

- \* Please keep this copy for your record of the transaction
- \* The laws of a specific state will consider these funds to be "abandoned" if the Cashier's Check is not cashed by a certain time
  - Please cash/deposit this Cashier's Check as soon as possible to prevent this from occurring
  - In most cases, the funds will be considered "abandoned" before the "Void After" Date
- \* Placing a Stop Payment on a Cashier's Check
  - Stop Payment can only be placed if the Cashier's Check is lost, stolen, or destroyed
  - We may not re-issue or refund the funds after the stop payment has been placed until 90 days after the original check was issued
- \* Please visit a Chase branch to report a lost, stolen, or destroyed Cashier's Check or for any other information about this item

I Paid  
For it too

**FOR YOUR PROTECTION SAVE THIS COPY  
CASHIER'S CHECK**

**Customer Copy**

9562908958

07/05/2023

Void after 7 years

**Remitter:** NAZIK MELEDONIAN

**\$\*\* 338.00 \*\***

**Pay To The  
Order Of:** UNITED STATES BANKRUPTCY COURT

Memo: Gloria Salazar Chapky 7  
Note: For information only. Comment has no effect on bank's payment.

Drawer: **JPMORGAN CHASE BANK, N.A.**  
**NON NEGOTIABLE**

**Notice of Bankruptcy Case Filing***Filed on*

A bankruptcy case concerning the debtor(s) listed below was filed under Chapter 7 of the United States Bankruptcy Code, entered on 07/05/2023 at 1:35 PM and filed on 07/05/2023.

**Gloria Anita Salazar**  
8915 Duarte Rd  
San Gabriel, CA 91775  
818-321-9170  
SSN / ITIN: xxx-xx-9764



The bankruptcy trustee is:

**Brad D Krasnoff (TR)**  
1901 Avenue of the Stars, Suite 450  
Los Angeles, CA 90067-6006  
(310) 277-0077

The case was assigned case number 2:23-bk-14196-BR to Judge Barry Russell.

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available at our Internet home page [www.cacb.uscourts.gov](http://www.cacb.uscourts.gov) or at the Clerk's Office, 255 East Temple Street, Los Angeles, CA 90012.

You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

**Kathleen J. Campbell**  
**Clerk, U.S. Bankruptcy Court**



Document 7803058016

exhibit 2

### Property Search Detail

Status:	Postponed to: 07/06/2023 by Mutual agreement
APN:	8659-028-004
TS Number:	22-0226
Sale Date:	07/06/2023
Sale Time:	10:00 AM
Sale County:	LOS ANGELES
Property Address:	2014 CUMBERLAND ROAD GLENDAORA, CA 91761
Sale Location:	Behind the fountain located in Civic Center Plaza, 400 Civic Center Plaza, Pomona CA 91766
Check Requirement:	Attorney Lender Services, Inc. cannot accept endorsed funds pursuant to the NTS. Please make checks payable to Attorney Lender Services, Inc.

**NOTE TO ANY ELIGIBLE POST SALE BIDDERS:** If the property is subject to CA Civil Code §2924f and 2924m and you are an eligible post sale tenant buyer or eligible post sale bidder as defined in CA Civil Code §2924m you must timely send your written notice of intent to bid and/or a post-sale bid to the trustee, **Attorney Lender Services, Inc., 5120 E. LaPalma Avenue, Suite 209, Anaheim , CA, 92807** as required pursuant to CA Civil Code § 2924m. This NOTE is provided solely for the purpose of providing the trustee's mailing address and should not be taken as legal advice. If you think you may qualify as an eligible post sale tenant buyer or eligible post sale bidder you should consider contacting an attorney or appropriate real estate professional for advice.

### Nationwide Posting & Publication

A Division of First American Title Insurance Company

P.O. Box 4573  
El Dorado Hills, CA 95762

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Sale Day mon 7-6-23

## PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:  
8915 Duarte Rd San Gabriel CA, 91775

A true and correct copy of the foregoing document entitled (specify) Declaration Of NAZIK MELEDONIAN For Chapter 7 pretraining to Gloria Anita Salazar and opposition to notice of Application to employ Danning Gill, Israel & Krasnow LLP General Bankruptcy Counsel , Request order to Dismiss chapter 7 bankruptcy

will be served or was served (a) on the judge in chambers in the form and manner required by FR 5005-2(d); and (b) in the manner stated below:

1. **TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):** Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (date) December 14 2023, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

Service information continued on attached page

2. **SERVED BY UNITED STATES MAIL:**

On (date) 12-14-2023, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

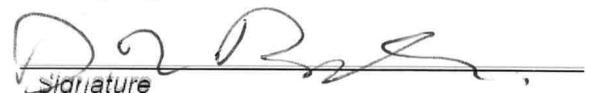
Service information continued on attached page

3. **SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served):** Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (date) 12-14-2023, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

December 14, David Robert Loesel  
Date Printed Name

  
Signature

## PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:  
8915 Duarte Rd , San Gabriel CA 91775

A true and correct copy of the foregoing document entitled (*specify*): \_\_\_\_\_  
Motion To Dismiss Chapter 7 BK due to non Debtor filing \_\_\_\_\_

will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner stated below:

**1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):** Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (date) 01/08/2024, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

Service information continued on attached page

**2. SERVED BY UNITED STATES MAIL:**

On (date) 01/08/2024, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

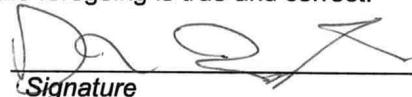
Service information continued on attached page

**3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method for each person or entity served):** Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (date) 01/08/2024, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

Service information continued on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

01/08/2024 David Robert Loesel  
Date Printed Name



Signature

ADDITIONAL SERVICE INFORMATION (if needed):

**1. SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (“NEF”)**

- **Shraddha Bharatia** notices@becket-lee.com
- **Joseph C Delmotte** efcac@aldridgeppte.com, JCD@ecf.inforuptcy.com;jdelmotte@aldridgeppte.com
- **Brad D Krasnoff (TR)** BDKTrustee@DanningGill.com, bkrasnoff@ecf.axosfs.com;DanningGill@gmail.com
- **United States Trustee (LA)** ustpregion16.la.ecf@usdoj.gov
- **Diane Weifenbach** diane@attylsi.com, bankruptcy1@attylsi.com

**2. SERVED BY U.S. MAIL**

Gloria Salazar  
8915 Duarte Road  
San Gabriel, CA 91775

Gloria Salazar  
2014 Cumberland Road  
Glendora, CA 91741

Hon. Barry Russell  
U. S. Bankruptcy Court  
255 E. Temple Street, Suite 1660  
Los Angeles, CA 90012

Employment Development Dept.  
Bankruptcy Group MIC 92E  
P.O. Box 826880  
Sacramento, CA 94280-0001

First-Citizens Bank & Trust Company,  
success  
undeliverable

Franchise Tax Board  
Bankruptcy Section MS: A-340  
P.O. Box 2952  
Sacramento, CA 95812-2952

OFFICE OF FINANCE  
CITY OF LOS ANGELES  
200 N SPRING ST RM 101  
CITY HALL  
LOS ANGELES CA 90012-3224

U.S. Bank, National Association as  
Legal Tit  
undeliverable

Los Angeles Division  
255 East Temple Street,  
Los Angeles, CA 90012-3332

American Express National Bank  
c/o Becket and Lee LLP  
PO Box 3001  
Malvern PA 19355-0701

Attorney Lender Services Inc  
5120 E La Palma suite 209  
Anaheim , CA 92807-2091

Midland Credit Management, Inc.  
PO Box 2037  
Warren, MI 48090-2037

Rushmore Loan Management services  
LLC  
15480 Laguna Canyon Dr  
Irvine , CA 92618-2132

United States Trustee (LA)  
915 Wilshire Blvd, Suite 1850  
Los Angeles, CA 90017-3560